

Senate File 143 - Introduced

SENATE FILE _____
BY McCOY

Passed Senate, Date _____ Passed House, Date _____
Vote: Ayes _____ Nays _____ Vote: Ayes _____ Nays _____
Approved _____

A BILL FOR

1 An Act requiring insurers offering certain individual or group
2 health insurance contracts, policies, or plans to provide
3 coverage for audiological services and hearing aids for
4 children.
5 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:
6 TLSB 2221XS 82
7 av/cf/24

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1 1 Section 1. NEW SECTION. 514C.23 AUDIOLOGICAL SERVICES
1 2 AND HEARING AIDS FOR CHILDREN == COVERAGE.
1 3 1. Notwithstanding the uniformity of treatment
1 4 requirements of section 514C.6, a contract, policy, or plan
1 5 providing for third-party payment or prepayment of health or
1 6 medical expenses shall provide minimum coverage benefits for
1 7 audiological services and hearing aids for children, including
1 8 but not limited to the following classes of third-party
1 9 payment provider contracts, policies, or plans delivered,
1 10 issued for delivery, continued, or renewed in this state on or
1 11 after January 1, 2008:
1 12 a. Individual or group accident and sickness insurance
1 13 providing coverage on an expense-incurred basis.
1 14 b. An individual or group hospital or medical service
1 15 contract issued pursuant to chapter 509, 514, or 514A.
1 16 c. An individual or group health maintenance organization
1 17 contract regulated under chapter 514B.
1 18 d. An individual or group Medicare supplemental policy,
1 19 unless coverage pursuant to such policy is preempted by
1 20 federal law.
1 21 e. A plan established pursuant to chapter 509A for public
1 22 employees.
1 23 2. This section shall not apply to accident-only,
1 24 specified disease, short-term hospital or medical, hospital
1 25 confinement indemnity, credit, dental, vision, long-term care,
1 26 basic hospital and medical=surgical expense coverage as
1 27 defined by the commissioner, disability income insurance
1 28 coverage, coverage issued as a supplement to liability
1 29 insurance, workers' compensation or similar insurance, or
1 30 automobile medical payment insurance.
1 31 3. As used in this section, "minimum coverage for
1 32 audiological services and hearing aids for children" means
1 33 coverage that includes at a minimum both of the following:
1 34 a. Coverage for hearing aids that are prescribed, filled
1 35 and dispensed by a licensed audiologist for children up to
2 1 eighteen years of age.
2 2 b. Coverage for an ear mold and a hearing aid for each
2 3 hearing-impaired ear payable every twenty-four months for
2 4 children up to eighteen years of age and coverage for up to
2 5 four additional ear molds per year for children up to three
2 6 years of age.
2 7 4. The commissioner of insurance shall adopt rules
2 8 pursuant to chapter 17A as necessary to administer this
2 9 section.

EXPLANATION

2 10 This bill requires insurers offering certain individual or
2 11 group health insurance contracts, policies, or plans in the
2 12 state to provide coverage for audiological services and
2 13 hearing aids for children.
2 14 The provisions of the bill are applicable to third-party
2 15 payment provider contracts, policies, or plans delivered,
2 16 issued for delivery, continued, or renewed in this state on or
2 17 after January 1, 2008.
2 18

2 19 The commissioner of insurance is required to adopt rules
2 20 under Code chapter 17A to administer the provisions of the
2 21 bill.
2 22 New Code section 514C.23 requires specified individual and
2 23 group health insurance contracts, policies, or plans that
2 24 provide coverage for third-party payment or prepayment of
2 25 health or medical expenses to provide minimum coverage for
2 26 audiological services and hearing aids for children.
2 27 The bill provides that "minimum coverage for audiological
2 28 services and hearing aids for children" must include, at a
2 29 minimum, coverage for hearing aids that are prescribed,
2 30 filled, and dispensed by a licensed audiologist for children
2 31 up to 18 years of age, coverage for an ear mold and a hearing
2 32 aid for each hearing-impaired ear payable every 24 months for
2 33 children up to 18 years of age, and coverage for up to four
2 34 additional ear molds per year for children up to three years
2 35 of age.
3 1 LSB 2221XS 82
3 2 av:rj/cf/24